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APPLICATION NO.	FILING DATE		FIRST NAMED INVENTOR		ATTORNEY DOCKET NO.	CONFIRMATION NO
09/754,465	01/0	01/04/2001		William J. Gray	10655.9900	3628
7590 01/12/2005					EXAMINER	
Howard I. Sobelman					HEWITT II, CALVIN L	
Snell & Wilmer L.L.P. One Arizona Center					ART UNIT	PAPER NUMBER
400 E. Van Buren					3621	
Phoenix, AZ 85004-2202					DATE MAILED: 01/12/200	5

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No. Applicant(s)	
Advisory Action	09/754,465	GRAY ET AL.
riarisery risiner.	Examiner	Art Unit
	Calvin L Hewitt II	3621
The MAILING DATE of this communication appe	ars on the cover sheet with the o	correspondence address
THE REPLY FILED 02 December 2004 FAILS TO PLACE Therefore, further action by the applicant is required to available final rejection under 37 CFR 1.113 may only be either: (1) condition for allowance; (2) a timely filed Notice of Appeal Examination (RCE) in compliance with 37 CFR 1.114.	oid abandonment of this application at the same of the	ation. A proper reply to a
PERIOD FOR RE	PLY [check either a) or b)]	
a) The period for reply expires 3 months from the mailing date		
b) The period for reply expires on: (1) the mailing date of this A no event, however, will the statutory period for reply expire Is ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS 706.07(f). Extensions of time may be obtained under 37 CFR 1.136(a). The fee have been filed is the date for purposes of determining the period of fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of (2) as set forth in (b) above, if checked. Any reply received by the Offic timely filed, may reduce any earned patent term adjustment. See 37 C	ater than SIX MONTHS from the mailing FILED WITHIN TWO MONTHS OF THE date on which the petition under 37 CF of extension and the corresponding amount the shortened statutory period for reply the later than three months after the mail	g date of the final rejection. HE FINAL REJECTION. See MPEP. R 1.136(a) and the appropriate extension unt of the fee. The appropriate extension originally set in the final Office action: or
1. A Notice of Appeal was filed on Appellant's 37 CFR 1.192(a), or any extension thereof (37 CFF	Brief must be filed within the per 1.191(d)), to avoid dismissal or	eriod set forth in f the appeal.
2. The proposed amendment(s) will not be entered be		
(a) X they raise new issues that would require further	er consideration and/or search (s	see NOTE below)
(b) they raise the issue of new matter (see Note b		300 110 12 30.017),
(c) they are not deemed to place the application in issues for appeal; and/or	·	rially reducing or simplifying the
(d) they present additional claims without canceling	ng a corresponding number of fi	nally rejected claims.
NOTE: See Continuation Sheet.		
3. Applicant's reply has overcome the following reject	ion(s):	
4. Newly proposed or amended claim(s) would canceling the non-allowable claim(s).	be allowable if submitted in a se	parate, timely filed amendment
5. The a) affidavit, b) exhibit, or c) request for application in condition for allowance because:	reconsideration has been consideration	dered but does NOT place the
6. The affidavit or exhibit will NOT be considered becaraised by the Examiner in the final rejection.	ause it is not directed SOLELY to	o issues which were newly
7. For purposes of Appeal, the proposed amendment explanation of how the new or amended claims wo	(s) a) will not be entered or b) ould be rejected is provided belo	will be entered and an wor appended.
The status of the claim(s) is (or will be) as follows:		
Claim(s) allowed:		
Claim(s) objected to:		
Claim(s) rejected:		
Claim(s) withdrawn from consideration:		
8. The drawing correction filed on is a) approximately approximatel	oved or b) disapproved by	ne Fyaminer
9. Note the attached Information Disclosure Statemen		
10. Other:		MAKE
	SUPERVIS	DES P. TRAMMELL ORY PATENT EXAMINER OLOGY CENTER 3600

Continuation of 2. NOTE: Claim 1 has been amended to include the language of "transaction instrument physically interfaced with said wallet server". This requires further search and consideration by the Examiner .